

## Commercial Combined Package

Our Cobra Commercial Combined cover is a flexible tailored product, specially designed for SMEs with enhanced coverage for Cobra – so it can be customised to your clients' precise needs.

### Standard Cover

#### Contents

- > Fixtures, fittings, machinery plant and all other contents, including fork lift trucks used as a tool of trade
- > Office computers and software
- > Stock and materials in trade
- > Glass
- > Deterioration of Stock – standard limit £5,000 with options to increase
- > Signs £2,000
- > Theft damage to buildings (where buildings are not covered) up to £25,000 any one period of insurance.
- > Excess £250

#### Money

- > 7,500 during business hours and in transit as standard.
- > £5,000 in locked unspecified safe as standard, including a temporary partial benefit and a dental costs benefit.

### Optional Cover

- > All Risks - specified business equipment
- > Buildings
- > Business Interruption
- > Computer Breakdown
- > Employers' Liability
- > Fidelity Guarantee
- > Goods in Transit
- > Legal Expenses
- > Personal Accident
- > Public and Products Liability
- > Terrorism.

### Enhancements for Cobra

#### Property/Material Damage

- ✓ Average free
- ✓ Contents whilst kept at the home of directors or employees - £20% of the sum insured or £25,000 whichever is the greater
- ✓ Day one uplift protection 15%
- ✓ Discharge of gas flooding - £50,000 any one period of insurance
- ✓ Exhibitions and trade fairs - £100,000 any one period of insurance
- ✓ Fire extinguishment expenses - £50,000 any one period of insurance
- ✓ Full theft cover
- ✓ Inadvertent omission to insure - £250,000
- ✓ Landscaping damage by emergency services - £20,000 any one period of insurance
- ✓ Lock replacement – £25,000 any one period of insurance
- ✓ Loss of Metered Water or Gas - £50,000 any one period of insurance
- ✓ Property stored elsewhere within the territorial limits – 20% of the sum insured of £100,000 whichever is the greater, maximum indemnity period three (3) months
- ✓ PR expenses - £10,000 any one period of insurance
- ✓ Seasonal stock increase
- ✓ Temporary removal of property insured, 20% of the sum insured or £250,000 whichever is the greater
- ✓ Trace and access - £100,000 any one period of insurance

- ✓ Undamaged stock - £10,000 anyone period of insurance
- ✓ Undamaged tenants improvements - £10,000 any one period of insurance

### **Business Interruption**

- ✓ Additional increased cost of working - £150,000 anyone period of insurance
- ✓ Damage denial of access – increase radius to one (1) mile
- ✓ Essential personnel – death or permanent disablement of any principal, director or partner, £100,000 any one claim, maximum indemnity 12 months

### **Liability**

- ✓ Advertising liability - £1,000,000 per occurrence and in the aggregate
- ✓ Court attendance costs £750 per day for partners and directors. £250 for employees.
- ✓ Environmental clean up costs - £1,000,000 in the aggregate
- ✓ Financial loss extension - £250,000 any one claim and in the aggregate

### **Other**

- ✓ Claims preparation costs – claims in excess of £25,000 – 10% or £25,000 whichever is the lesser, £100,000 anyone period of insurance.

## **Premium Flexibility**

Cobra can agree premium deviation (Load/Discount) up to 20% on all quotes that go straight through the system into a quote/obtained status.

For quotes that trigger any referral reasons and fall outside of standard acceptance criteria these will need to be referred into QBE for price flex consideration.

### **Code:**

Authorisation code: BC28BR

Authorisation type: fastflow620

## **Your Key Contacts**

### **Distribution**

Mollie Prime – Account Manager

[Mollie.Prime@qbe.com](mailto:Mollie.Prime@qbe.com)

07929 335653

### **Underwriting**

Lauren Barry – Underwriting Manager

[Lauren.Barry@qbe.com](mailto:Lauren.Barry@qbe.com)

07976 581 710

Sam Walsh – Senior Underwriter

[Samantha.Walsh@qbe.com](mailto:Samantha.Walsh@qbe.com)

07966 774625

Stuart Singleton – Senior Underwriter

[Stuart.Singleton@qbe.com](mailto:Stuart.Singleton@qbe.com)

07977 667292

Lorne Gray – Underwriter

[Lorne.Gray@qbe.com](mailto:Lorne.Gray@qbe.com)

07977 469112

Rob Stubbs – Underwriter

[Robert.Stubbs@qbe.com](mailto:Robert.Stubbs@qbe.com)

07815 010096

### **Priority contact details**

[smepriority@qbe.com](mailto:smepriority@qbe.com)

0800 8766052

## **Get a quote**

### **Acturis**

Category: Package

Policy type: Commercial Combined Package

Product Target: Commercial Combined Package

### **QBE Fastflow**

[fastflow@qbe.com](mailto:fastflow@qbe.com)